

Information to identify the case:

Debtor 1	<u>Jarred Michael Nadal</u>	Social Security number or ITIN	xxx-xx-7012
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10111-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jarred Michael Nadal

6/11/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jarred Michael Nadal
Debtor

Case No. 19-10111-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db	+ Jarred Michael Nadal, 32 North Main Street, Albion, PA 16401-1119

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnotifications@creditacceptance.com	Jun 12 2024 00:29:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14991203	+ Email/Text: bankruptcy@cavps.com	Jun 12 2024 00:33:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15004503	+ Email/Text: bankruptcy@cavps.com	Jun 12 2024 00:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15025499	+ Email/Text: RASEBN@raslg.com	Jun 12 2024 00:30:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14991205	+ EDI: CITICORP	Jun 12 2024 04:06:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14991206	+ Email/Text: ebnotifications@creditacceptance.com	Jun 12 2024 00:29:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14991208	+ EDI: DIRECTV.COM	Jun 12 2024 04:06:00	DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
15030407	EDI: DIRECTV.COM	Jun 12 2024 04:06:00	Directv, LLC, by American InfoSource as agent,

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 22

14991209	+ EDI: PHINGENESIS	Jun 12 2024 04:06:00	PO Box 5008, Carol Stream, IL 60197-5008 Genesis Financial/Jared, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
14991204	EDI: JPMORGANCHASE	Jun 12 2024 04:06:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14991210	+ EDI: LENDNGCLUB	Jun 12 2024 04:06:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14991211	Email/Text: blegal@phfa.org	Jun 12 2024 00:32:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14991212	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:30:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15032669	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:30:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15036347	EDI: PRA.COM	Jun 12 2024 04:06:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14991658	+ EDI: PRA.COM	Jun 12 2024 04:06:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15100789	+ Email/Text: blegal@phfa.org	Jun 12 2024 00:32:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14991213	+ EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
15028160	Email/Text: BNCnotices@dcmsservices.com	Jun 12 2024 00:31:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennsylvania Housing Finance Agency
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14991220	*+	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14991222	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14991223	*+	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14991224	*+	Credit Corp Solutions, Inc., c/o Patenaude & Felix, A.P.C., Southpointe Center, Suite 205, 501 Corporate Drive, Canonsburg, PA 15317-8584
14991225	*+	DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
14991226	*+	Genesis Financial/Jared, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
14991221	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14991227	*+	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14991228	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14991229	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14991230	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14991207	##+	Credit Corp Solutions, Inc., c/o Patenaude & Felix, A.P.C., Southpointe Center, Suite 205, 501 Corporate Drive, Canonsburg, PA 15317-8584

TOTAL: 1 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 22

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

Denise Carlon	
---------------	--

on behalf of Creditor Pennsylvania Housing Finance Agency dcarlon@kmlawgroup.com
--

Leon P. Haller	
----------------	--

on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Office of the United States Trustee	
-------------------------------------	--

ustpreion03.pi.ecf@usdoj.gov

Rebeka Seelinger	
------------------	--

on behalf of Debtor Jarred Michael Nadal rebeka@seelingerlaw.com
--

Ronda J. Winnecour	
--------------------	--

cmecf@chapter13trusteewdpa.com

William E. Craig	
------------------	--

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
--

TOTAL: 6